

**Fill in this information to identify the case:**Debtor Name St. Christopher's Inc.

United States Bankruptcy Court for the: Southern District of New York

Case number: 24-22373 Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11**

12/17

Month: 1/1/25 - 1/31/25 Date report filed: 02/28/2025  
 MM / DD / YYYY

Line of business: Other Residential Care Ser NAISC code: 6239

**In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.**

Responsible party: Dr. Sarah Ruback (CEO)  
 Original signature of responsible party:   
 Printed name of responsible party: Dr. Sarah Ruback (CEO)

**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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**If you answer *No* to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.**

1. Did the business operate during the entire reporting period?
2. Do you plan to continue to operate the business next month?
3. Have you paid all of your bills on time?
4. Did you pay your employees on time?
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?
6. Have you timely filed your tax returns and paid all of your taxes?
7. Have you timely filed all other required government filings?
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?
9. Have you timely paid all of your insurance premiums?

**If you answer *Yes* to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.**

10. Do you have any bank accounts open other than the DIP accounts?
11. Have you sold any assets other than inventory?
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?
13. Did any insurance company cancel your policy?
14. Did you have any unusual or significant unanticipated expenses?
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?
16. Has anyone made an investment in your business?

Debtor Name St. Christopher's Inc.

Case number 24-22373

17. Have you paid any bills you owed before you filed bankruptcy?
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

## 2. Summary of Cash Activity for All Accounts

### 19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 693,847.23

### 20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 1,195,551.70

### 21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 778,064.04

Report the total from *Exhibit D* here.

### 22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ 417,487.66

This amount may be different from what you may have calculated as *net profit*.

### 23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 1,111,335.69

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

### 24. Total payables

\$ 85,575.48

(*Exhibit E*)

Debtor Name St. Christopher's Inc.Case number 24-22373**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables**\$ 241,453.84

(Exhibit F)

**5. Employees**

26. What was the number of employees when the case was filed?

191

27. What is the number of employees as of the date of this monthly report?

1**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
 29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
 30. How much have you paid this month in other professional fees? \$ 65,904.28\*  
 31. How much have you paid in total other professional fees since filing the case? \$ 404,086.10\*

\* Amounts paid to ordinary course professionals.

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i>	-	<i>Column B</i>	=	<i>Column C</i>
	<b>Projected</b>		<b>Actual</b>		<b>Difference</b>
					Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ 1,067,156.00	-	\$ 1,195,551.70	=	\$ -128,395.70
33. <b>Cash disbursements</b>	\$ 999,045.26	-	\$ 778,064.04	=	\$ 220,981.22
34. <b>Net cash flow</b>	\$ 68,110.74	-	\$ 417,487.66	=	\$ -349,376.92
35. Total projected cash receipts for the next month:					\$ 73,071.27
36. Total projected cash disbursements for the next month:					- \$ 397,157.91
37. Total projected net cash flow for the next month:					= \$-324,086.64

Debtor Name St. Christopher's Inc.

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## 8. Additional Information

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If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

**EXHIBIT A**

**St. Christopher's, Inc.**  
**Case No: 24-22373**

- 1. Question 1:** St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.
- 2. Question 2:** St. Christopher's has wound down its operations. All residential treatment programs are no longer operational. The Health Homes Program was transferred to another organization on December 2, 2024.
- 3. Question 3:** While St. Christopher's has been working to stay current on many post-petition invoices, it has not paid them all in full following the decision to wind down its operations and close its programs, which was completed in December 2024. Certain other post-petition invoices were received late and may be processed in February 2025 or after.

**EXHIBIT B**

**St. Christopher's, Inc.**  
**Case No: 24-22373**

1. Question 17: Certain payments were made on account of pre-petition bills to the extent permitted by the “first day” orders entered by the court, including final orders on the utilities, insurance, critical vendor, employee wages/benefits, and cash management motions [Docket Nos. 54-57 and 127].
2. Question 18: Certain checks were issued pre-petition that were permitted to clear pursuant to the “first day” orders entered by the court, including final orders on the utilities, insurance, critical vendor, employee wages/benefits and cash management motions [Docket Nos. 54-57 and 127].

**St. Christopher's, Inc.**  
**Case No: 24-22373**  
**January Monthly Operating Support**  
**January 1, 2025 - January 31, 2025**  
**Total Cash Receipts**  
**Exhibit C**

<b>Post Date</b>	<b>Customer Name</b>	<b>Amount</b>	<b>Account Number</b>
1/10/2025	Collaborative for Children & Families, Inc.	\$ 94,518.30	0913
1/15/2025	Collaborative for Children & Families, Inc.	5,531.70	0913
1/17/2025	NYS - DMV Refund	3,707.57	0913
1/17/2025	Schenectady County	21,694.00	0913
1/17/2025	Enterprise	70,176.56	0913
1/17/2025	L. Weiss	240.60	0913
1/17/2025	GNC	179,446.12	0913
1/23/2025	PayPal Transfer	97.52	0913
1/29/2025	Collaborative for Children & Families, Inc.	2,416.61	0913
1/30/2025	NYS DOH Claim	149.49	0913
1/30/2025	Fidelis Care	594.57	0913
1/30/2025	Con Edison of NY	6,937.04	0913
1/30/2025	Tuxedo - Orange County	510.40	0913
1/31/2025	Interest Credit - Valley Bank	42.56	0913
1/6/2025	ORR Grant	486,124.79	6926
1/22/2025	ORR Grant	323,361.75	6926
1/31/2025	Interest Credit - Valley Bank	1.77	6926
1/31/2025	INTEREST CREDIT	0.35	0404

**Grand Total \$ 1,195,551.70**

**St. Christopher's, Inc.**  
**Case No: 24-22373**  
**January Monthly Operating Support**  
**January 1, 2025 - January 31, 2025**  
**Total Cash Disbursements**

**Exhibit D**

Date Written	Check #	Payee Name	Purpose	Amount	Account Number
1/2/2025		Progressive Insurance	Insurance	\$ 1,407.14	0913
1/3/2025		Azure Plumbing, Heating and Air Conditioning	Goods & Services	4,800.00	0913
1/3/2025		Consultants	Consultants	4,258.78	0913
1/3/2025		Consultants	Consultants	3,362.69	0913
1/3/2025		Consultants	Consultants	148.32	0913
1/6/2025		Con Edison of NY	Utilities	1,915.93	0913
1/6/2025		[REDACTED]	Employee Reimbursement	1.95	0913
1/6/2025		AFLAC NYC	Benefits	1,461.09	0913
1/6/2025		New Windsor Utility	Goods & Services	4,573.15	0913
1/7/2025		Atlantic - Tomorrow	Goods & Services	5,150.02	0913
1/7/2025		The President Contracting Services	Goods & Services	4,900.00	0913
1/7/2025		Schwab & Gasparini, LLC	Legal Services	3,356.00	0913
1/7/2025		The Children's Village Inc.	Goods & Services	2,762.50	0913
1/7/2025		The Children's Village Inc.	Goods & Services	2,115.00	0913
1/7/2025		Cemco Water & Waste Specialists Inc.	Goods & Services	1,746.24	0913
1/7/2025		Robison Oil	Goods & Services	1,097.96	0913
1/7/2025		Robison Oil	Goods & Services	951.23	0913
1/7/2025		Pharmerica Drug Systems, Inc.	Goods & Services	913.61	0913
1/7/2025		FACILITIES MAINTENANCE CORP.	Goods & Services	699.60	0913
1/7/2025		[REDACTED]	Employee Reimbursement	30.00	0913
1/7/2025		[REDACTED]	Employee Reimbursement	30.00	0913
1/7/2025		Verizon	Utilities	209.76	0913
1/7/2025		Veolia Water	Utilities	1,024.70	0913
1/8/2025		Con Edison of NY	Utilities	289.35	0913
1/8/2025		Con Edison of NY	Utilities	3,454.76	0913
1/9/2025		Bonadio & Co, LLP	Accounting Services	27,000.00	0913
1/9/2025		The Children's Village Inc.	Goods & Services	3,015.00	0913
1/9/2025		Enavate Inc.	Goods & Services	2,682.28	0913
1/10/2025		A and A Alarm	Goods & Services	135.00	0913
1/10/2025		A and A Alarm	Goods & Services	135.00	0913
1/13/2025		Bonadio & Co, LLP	Accounting Services	24,000.00	0913
1/13/2025		Atlantic - Tomorrow	Goods & Services	2,315.80	0913
1/13/2025		The Children's Village Inc.	Goods & Services	1,620.00	0913
1/13/2025		Atlantic - Tomorrow	Goods & Services	920.00	0913
1/13/2025		The Children's Village Inc.	Goods & Services	305.00	0913
1/13/2025		Consultants	Consultants	196.28	0913
1/14/2025		Atlantic - Tomorrow	Goods & Services	15,750.00	0913
1/14/2025		Consultants	Consultants	3,949.69	0913
1/14/2025		Amex	Goods & Services	7,452.42	0913
1/14/2025	17824	Principal Trust Company	Goods & Services	2.58	0913
1/15/2025		Paycom Payroll	Payroll	22,019.41	0913
1/15/2025		Spectrum	Utilities	175.72	0913
1/16/2025		USI INSURANCE SERVICES, LLC AKA USI INC	Insurance	164,425.00	0913
1/16/2025		USI INSURANCE SERVICES, LLC AKA USI INC	Insurance	74,032.81	0913
1/16/2025		CSU PRODUCER RESOURCES INC.	Insurance	37,051.40	0913
1/16/2025		USI INSURANCE SERVICES, LLC AKA USI INC	Insurance	28,097.51	0913
1/16/2025		Wilk Auslander LLP	Legal Services	9,113.90	0913
1/16/2025		Azure Plumbing, Heating and Air Conditioning	Goods & Services	4,800.00	0913
1/16/2025		THE HARTFORD STEAM BOILER INSPECTION	Insurance	3,839.00	0913
1/16/2025		Enavate Inc.	Goods & Services	2,730.24	0913
1/16/2025		MILLENNIUM VALUATIONS, INC	Goods & Services	2,500.00	0913
1/16/2025		Spectrum	Utilities	103.70	0913

Date Written	Check #	Payee Name	Purpose	Amount	Account Number
1/16/2025		Central Hudson Utility	Utilities	86.46	0913
1/16/2025		Central Hudson Utility	Utilities	147.59	0913
1/16/2025		Central Hudson Utility	Utilities	555.35	0913
1/17/2025		Optimum	Utilities	252.04	0913
1/21/2025		Consultants	Consultants	3,879.76	0913
1/21/2025		Optimum	Utilities	293.68	0913
1/22/2025		USPS	Postage	1.10	0913
1/22/2025		MAGUIRE INSURANCE AGENCY INC	Insurance	130,755.00	0913
1/22/2025		INTERSTATE WASTE SERVICES	Goods & Services	973.12	0913
1/22/2025		AFFRON FUEL OIL	Goods & Services	181.25	0913
1/22/2025		AFFRON FUEL OIL	Goods & Services	311.01	0913
1/22/2025		AFFRON FUEL OIL	Goods & Services	588.03	0913
1/24/2025		The Children's Village Inc.	Goods & Services	2,055.00	0913
1/24/2025		MILLIN ASSOCIATES, LLC	Goods & Services	519.75	0913
1/24/2025		Central Hudson Utility	Utilities	34.27	0913
1/24/2025		Central Hudson Utility	Utilities	149.42	0913
1/24/2025		Central Hudson Utility	Utilities	452.40	0913
1/24/2025		Central Hudson Utility	Utilities	535.27	0913
1/24/2025		CABLEVISION LIGHTPATH, INC.	Utilities	1,515.63	0913
1/24/2025		CABLEVISION LIGHTPATH, INC.	Utilities	3,729.29	0913
1/24/2025		Central Hudson Utility	Utilities	3,923.16	0913
1/24/2025		CABLEVISION LIGHTPATH, INC.	Utilities	4,306.16	0913
1/27/2025		Consultants	Consultants	5,055.92	0913
1/27/2025		Consultants	Consultants	3,748.16	0913
1/27/2025		Consultants	Consultants	146.84	0913
1/27/2025		Verizon	Utilities	209.60	0913
1/27/2025		Con Edison of NY	Utilities	307.55	0913
1/27/2025		Verizon	Utilities	461.04	0913
1/27/2025		Verizon	Utilities	781.16	0913
1/27/2025		Con Edison of NY	Utilities	2,108.76	0913
1/27/2025		Con Edison of NY	Utilities	3,086.09	0913
1/27/2025		Wage Works FSA Receivable	Payroll	100.00	0913
1/28/2025		Paycom Payroll	Payroll	12,336.22	0913
1/28/2025	17768	[REDACTED]	Employee Reimbursement	1.81	0913
1/29/2025	17640	Children Allowance	Program Expense	110.00	0913
1/30/2025		UNITED OF OMAHA LIFE INSURANCE	Insurance	4,594.31	0913
1/30/2025		Atlantic - Tomorrow	Goods & Services	3,880.45	0913
1/30/2025		Castro & Brothers	Goods & Services	2,800.00	0913
1/30/2025		Wilk Auslander LLP	Legal Services	2,434.38	0913
1/30/2025		The Children's Village Inc.	Goods & Services	1,427.50	0913
1/30/2025		Better Building Concepts Inc. dba Cclean	Goods & Services	1,300.00	0913
1/30/2025		Robison Oil	Goods & Services	128.59	0913
1/30/2025	140180	NYS UNEMPLOYMENT INSURANCE	Insurance	82,265.11	0913
1/31/2025		Progressive Insurance	Insurance	1,393.29	0913
1/13/2025		Atlantic - Tomorrow	Goods & Services	5,100.00	0404
1/13/2025		Atlantic - Tomorrow	Goods & Services	15.00	0404

Grand Total **\$778,064.04**

**St. Christopher's, Inc.**

Case No: 24-22373

**January Monthly Operating Support**

**January 1, 2025 - January 31, 2025**

**Unpaid Bills (AP Aging)**

**Exhibit E**

Vendor Name	Vendor Bill Date	Date Due	Amount Due	Type	Purpose of Debt
ATLANTIC BUSINESS PRODUCTS	1/31/2025	01/31/2025	2,315.80	Invoice	IT Services
ATLANTIC BUSINESS PRODUCTS	1/31/2025	01/31/2025	920.00	Invoice	IT Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	12/31/2024	12/31/2024	52.00	Invoice	Goods/ Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	12/31/2024	12/31/2024	50.50	Invoice	Goods/ Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	12/31/2024	12/31/2024	50.49	Invoice	Goods/ Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	1/15/2025	01/15/2025	52.00	Invoice	Goods/ Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	1/31/2025	01/31/2025	4,395.19	Invoice	Goods/ Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	1/31/2025	01/31/2025	362.07	Invoice	Goods/ Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	1/31/2025	01/31/2025	222.52	Invoice	Goods/ Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	1/31/2025	01/31/2025	82.17	Invoice	Goods/ Services
CENTRAL HUDSON GAS & ELECTRIC CORPORATION	1/31/2025	01/31/2025	34.39	Invoice	Goods/ Services
CHILDREN'S VILLAGE	1/11/2025	01/11/2025	730.00	Invoice	Goods/ Services
CHILDREN'S VILLAGE	1/31/2025	01/31/2025	1,112.50	Invoice	Goods/ Services
CON EDISON	12/31/2024	12/31/2024	381.46	Invoice	Utilities
CON EDISON	12/31/2024	12/31/2024	59.44	Invoice	Utilities
DOBBS FERRY SEWER DEPT	10/31/2024	10/31/2024	1,768.32	Invoice	Goods/ Services
DOBBS FERRY SEWER DEPT	10/31/2024	10/31/2024	41.68	Invoice	Goods/ Services
DOBBS FERRY SEWER DEPT	10/31/2024	10/31/2024	25.37	Invoice	Goods/ Services
DOBBS FERRY SEWER DEPT	11/30/2024	11/30/2024	1,768.32	Invoice	Goods/ Services
DOBBS FERRY SEWER DEPT	11/30/2024	11/30/2024	41.68	Invoice	Goods/ Services
DOBBS FERRY SEWER DEPT	11/30/2024	11/30/2024	25.37	Invoice	Goods/ Services
DOBBS FERRY SEWER DEPT	12/31/2024	12/31/2024	1,768.31	Invoice	Goods/ Services
DOBBS FERRY SEWER DEPT	12/31/2024	12/31/2024	41.69	Invoice	Goods/ Services
DOBBS FERRY SEWER DEPT	12/31/2024	12/31/2024	25.38	Invoice	Goods/ Services
PVE	1/31/2025	01/31/2025	1,905.00	Invoice	Goods/ Services
SCHWAB & GASPARINI PLLC	12/31/2024	12/31/2024	2,858.50	Invoice	Legal Services
SCHWAB & GASPARINI PLLC	1/31/2025	01/31/2025	7,286.63	Invoice	Legal Services
SPECTRUM BUSINESS	1/31/2025	01/31/2025	799.00	Invoice	Utilities
VEOLIA WATER NEW YORK INC	9/30/2024	09/30/2024	267.59	Invoice	Utilities
VEOLIA WATER NEW YORK INC	9/30/2024	09/30/2024	(849.11)	Invoice	Utilities
VEOLIA WATER NEW YORK INC	10/31/2024	10/31/2024	14,018.59	Invoice	Utilities
VEOLIA WATER NEW YORK INC	11/30/2024	11/30/2024	13,775.66	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	12/31/2024	16,409.78	Invoice	Utilities
VEOLIA WATER NEW YORK INC	12/31/2024	01/30/2025	627.08	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025	01/31/2025	13,621.34	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025	03/02/2025	450.85	Invoice	Utilities
VEOLIA WATER NEW YORK INC	1/31/2025	1/31/2025	(1,922.08)	Invoice	Utilities

**Grand Total \$ 85,575.48**

**St. Christopher's, Inc.**  
**Case No: 24-22373**  
**January Monthly Operating Support**  
**January 1, 2025 - January 31, 2025**  
**Accounts Receivables**  
**Exhibit F**

<b>Customer Name</b>	<b>Current</b>	<b>0 - 30 Days</b>	<b>31 - 60 Days</b>	<b>61 - 90 Days</b>	<b>91 and Over</b>	<b>Total</b>
CSE NYC	-	-	-	-	58,031.45	58,031.45
CSE NYC BOE Jul/Aug - 23	-	-	-	-	45,246.18	45,246.18
CSE OPWDD	-	-	-	-	36,581.18	36,581.18
CSE Schoharie	-	-	-	-	89,318.67	89,318.67
CSE Scranton	-	-	-	-	36.00	36.00
Fee For Service - CFTSS & 29i	-	-	-	-	958.62	958.62
Health Homes	-	-	-	-	9,669.74	9,669.74
Nassau DSS	-	-	-	-	1,612.00	1,612.00
	\$ -	\$ -	\$ -	\$ -	<b>\$ 241,453.84</b>	<b>\$ 241,453.84</b>

St. Christopher's Inc.  
Projected Weekly Cash Flow  
AS OF FEBRUARY 15, 2025

	Week Number:	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19		April	May	June	July	Monthly Total August	
	Week Ending:	2/22/2025	3/1/2025	3/8/2025	3/15/2025	3/22/2025	3/29/2025	4/5/2025	4/12/2025	4/19/2025	4/26/2025	5/3/2025	5/10/2025	5/17/2025	5/24/2025	5/31/2025	6/7/2025	6/14/2025	6/21/2025	6/28/2025							
<b>Operating Receipts</b>																											
NYC, ACS & BOE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,804,305	
Other Gov Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	102,174	198,968	294,486	314,679	166,125	
Medicaid (DOH)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,947	1,536	2,965	191	2,136	
Fee for Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,732	2,439	13,091	8,312	5,556	
Other/Rent, Refunds and Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,000	21,026	1,931	2,331	362,988	
ORR Reimbursement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Health Homes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,000	122,422	85,836	156,264	107,473	
<b>Total Operating Receipts</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,078,159	1,016,981	1,534,349	1,388,445	671,190	
<b>Operating Disbursements</b>																											
Payroll and taxes	-	21,287	-	9,551	-	9,551	-	9,551	-	9,551	-	9,551	-	9,551	-	9,551	-	9,551	-	9,551	-	788,894	751,153	731,899	748,473	1,096,159	
Insurance	-	1,387	-	-	-	1,387	-	-	-	1,387	-	-	-	-	-	-	-	-	-	-	383,311	149,369	497,870	254,513	210,967		
Benefits, including state unemployment insurance	-	4,967	-	-	-	4,967	-	-	-	4,967	-	-	-	-	-	-	-	-	-	-	153,240	37,173	-	17,018	141,908		
Other Operating Expenses	10,000	78,968	8,468	-	8,468	22,810	-	3,355	-	3,355	8,450	2,980	-	2,980	42,479	-	2,980	-	11,430	-	742,078	501,397	320,206	61,347	545,947		
Critical Vendor Catch Up	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	831,615	100,000	137,993	222,622	125,572	
GNC Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,500	
Capital Improvements/ Infrastructure remediation/Contingency	50,000	26,000	-	26,000	-	-	-	-	-	26,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Ordinary course professionals	25,000	20,000	-	25,000	-	20,000	-	20,000	-	25,000	-	20,000	-	25,000	-	20,000	-	25,000	-	-	-	-	-	-	-	50,000	
Administrative Services Agreement	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	-	-	-	-	20,967		
<b>Total Operating Disbursements</b>	-	87,000	154,608	10,468	62,551	10,468	60,714	2,000	34,906	28,000	44,873	11,837	60,531	2,000	39,531	50,833	59,303	30,980	36,551	19,784	-	2,994,154	1,431,169	1,848,391	1,874,939	2,182,054	
<b>Net Operating Cash Flow</b>	-	(87,000)	(154,608)	(10,468)	(62,551)	(10,468)	(60,714)	(2,000)	(34,906)	(28,000)	(44,873)	(11,837)	(60,531)	(2,000)	(39,531)	(50,833)	(59,303)	(30,980)	(36,551)	(19,784)	-	(915,995)	(414,188)	(314,042)	(486,494)	(1,510,864)	
<b>Non-Operating Receipts/Disbursements</b>																					-	-	-	-	-	-	
Transfer from DIP Financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	963,700	
Plan Fund Payment *	-	-	-	(1,000)	-	-	(1,000)	-	-	(1,000)	-	-	(1,000)	-	-	-	-	-	-	-	-	-	-	-	-	1,995,588	
Proceeds from asset sale (net of closing costs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	734,525	-	-	-	-	
Non-Operating Cash Flows	-	-	(1,000)	-	-	-	(1,000)	-	-	(1,000)	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	-	-	-	-	834,525	
<b>Restructuring Expenses **</b>																					-	-	-	-	-	-	-
Counsel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Accountant	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Chapter V Trustee	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Restructuring Expenses</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Non-Operating Cash Flow</b>	-	-	(1,000)	-	-	-	(1,000)	-	-	(1,000)	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	-	-	-	-	834,525	
<b>Valley - Opening Balance</b>	993,456	906,456	751,848	740,380	677,829	667,361	606,647	603,647	568,741	540,741	495,868	483,031	422,500	420,500	380,969	330,136	269,833	238,853	202,302	-	475,000	377,135	823,081	1,578,662	1,091,168		
Net Operating Cash Flows	(87,000)	(154,608)	(10,468)	(62,551)	(10,468)	(60,714)	(2,000)	(34,906)	(28,000)	(44,873)	(11,837)	(60,531)	(2,000)	(39,531)	(50,833)	(59,303)	(30,980)	(36,551)	(19,784)	-	(915,995)	(343,001)	(206,119)	(486,494)	(1,510,864)		
Non-Operating Cash Flows	-	-	(1,000)	-	-	(1,000)	-	-	-	-	(1,000)	-	-	-	-	-	(1,000)	-	-	-	-	834,525	788,947	961,700	(1,000)	1,994,588	
<b>Ending Cash Balance</b>	906,456	751,848	740,380	677,829	667,361	606,647	603,647	568,741	540,741	495,868	483,031	422,500	420,500	380,969	330,136	269,833	238,853	202,302	182,518	-	393,530	823,081	1,578,662	1,091,168	1,574,892		
<b>Proposed DIP Financing - Beginning Balance</b>	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	-	-	-	-	-	-		
Drawdown	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	963,700	
Paydown	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Proposed DIP Financing - Ending Balance</b>	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	2,959,288	-	-	-	-	963,700		
<b>Total Liquidity ***</b>	\$ 906,456	\$ 751,848	\$ 740,380	\$ 677,829	\$ 667,361	\$ 606,647	\$ 603,647	\$ 568,741	\$ 540,741	\$ 495,868	\$ 483,031	\$ 422,500	\$ 420,500	\$ 380,969	\$ 330,136	\$ 269,833	\$ 238,853	\$ 202,302	\$ 182,518	\$ -	\$ 1,182,477	\$ 823,081	\$ 1,578,662	\$ 1,091,168	\$ 1,574,892		

\* Per the Case Management Order, the Debtor shall deposit into a separate debtor-in-possession account, the amount of \$1,000 each month for the purpose of paying accruing administrative expenses.

\*\* Monthly estimated professional fees, subject to court approval, are estimated in the following amounts: Counsel - \$100,000, Financial Advisor - \$75,000 and Sub Chapter V Trustee - \$10,000.

\*\*\* Does not include proceeds from the sale of the Debtors' real property.

St. Christopher's Inc.  
Projected Weekly Cash Flow  
AS OF FEBRUARY 15, 2025

	Week Number: I				Total Projected Through 12/28/2024	Total Projected 4/19/2025	Total Projected Through 2/8/2025	Total Projected Thru March	Total Projected 6/28/2025
	Week Ending: September	October	November	December					
<b>Operating Receipts</b>									
NYC, ACS & BOE	\$ 40,290	\$ 38,513	\$ -	\$ -	\$ 13,950	\$ 289,215	\$ 289,215	\$ -	\$ -
Other Gov Entities	4,627	988	117,337	176,266	58,928	-	176,266	58,928	-
Medicaid (DOH)	394	435	-	-	-	-	-	-	-
Fee for Service	1,316	660	-	-	-	-	-	-	-
Other/Rent, Refunds and Miscellaneous	103,121	32,963	188,193	224,858	193,589	57,741	263,831	266,008	-
ORR Reimbursement	1,105,624	288,461	320,156	-	-	323,362	1,129,643	809,487	-
Health Homes	95,022	126,137	231,115	215,082	52,327	12,086	344,042	212,941	-
<b>Total Operating Receipts</b>	<b>1,350,394</b>	<b>488,157</b>	<b>856,801</b>	<b>616,206</b>	<b>304,844</b>	<b>407,139</b>	<b>-</b>	<b>2,202,996</b>	<b>-</b>
<b>Operating Disbursements</b>									
Payroll and taxes	665,897	668,298	371,315	567,688	289,151	92,674	825,045	411,040	\$ 97,697
Insurance	325,261	101,918	185,123	172,049	115,230	134,916	782,167	559,053	34,687
Benefits, including state unemployment insurance	26,389	136,468	8,943	8,943	-	210,191	95,803	210,191	24,833
Other Operating Expenses	287,121	184,255	157,765	95,180	54,196	180,466	210,968	292,709	206,721
Critical Vendor Catch Up	69,054	-	21,516	-	-	-	21,516	-	-
GNC Expenses	2,500	-	-	-	-	-	-	-	-
Capital Improvements/ Infrastructure remediation/Contingency	-	-	-	-	-	128,000	4,800	106,800	180,000
Ordinary course professionals	59,646	130,118	49,745	46,129	27,000	114,934	133,923	158,404	225,000
Administrative Services Agreement	40,133	43,146	17,607	69,598	6,795	24,940	82,413	83,268	38,000
<b>Total Operating Disbursements</b>	<b>1,476,002</b>	<b>1,264,203</b>	<b>812,014</b>	<b>959,586</b>	<b>492,372</b>	<b>886,121</b>	<b>-</b>	<b>2,156,634</b>	<b>-</b>
<b>Net Operating Cash Flow</b>	<b>(125,608)</b>	<b>(776,046)</b>	<b>44,787</b>	<b>(343,380)</b>	<b>(187,527)</b>	<b>(478,982)</b>	<b>-</b>	<b>46,363</b>	<b>-</b>
<b>Non-Operating Receipts/Disbursements</b>									
Transfer from DIP Financing	-	-	-	-	-	-	-	-	-
Plan Fund Payment *	-	-	-	-	-	(3,000)	(3,000)	(3,000)	(4,000)
Proceeds from asset sale (net of closing costs)	-	-	-	-	-	-	-	-	-
Non-Operating Cash Flows	(2,000)	(2,000)	(1,000)	(2,000)	-	(3,000)	-	(3,000)	(4,000)
<b>Restructuring Expenses **</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Counsel	-	-	-	-	-	-	-	-	-
Accountant	-	-	-	-	-	-	-	-	-
Sub Chapter V Trustee	-	-	-	-	-	-	-	-	-
<b>Restructuring Expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net Non-Operating Cash Flow</b>	<b>(2,000)</b>	<b>(2,000)</b>	<b>(1,000)</b>	<b>(2,000)</b>	<b>-</b>	<b>(3,000)</b>	<b>(3,000)</b>	<b>(3,000)</b>	<b>(4,000)</b>
<b>Valley - Opening Balance</b>	<b>2,057,871</b>	<b>1,897,300</b>	<b>1,119,254</b>	<b>923,779</b>	<b>794,533</b>	<b>1,022,723</b>	<b>1,050,118</b>	<b>794,533</b>	<b>993,456</b>
Net Operating Cash Flows	(158,571)	(776,046)	(194,475)	(343,380)	-	(478,982)	63,929	(184,886)	(806,938)
<b>Non-Operating Cash Flows</b>	<b>(2,000)</b>	<b>(2,000)</b>	<b>(1,000)</b>	<b>(2,000)</b>	<b>-</b>	<b>(3,000)</b>	<b>(3,000)</b>	<b>(3,000)</b>	<b>(4,000)</b>
<b>Ending Cash Balance</b>	<b>1,897,300</b>	<b>1,119,254</b>	<b>923,779</b>	<b>578,399</b>	<b>794,533</b>	<b>540,741</b>	<b>1,111,047</b>	<b>606,647</b>	<b>182,518</b>
<b>Proposed DIP Financing - Beginning Balance</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>
Drawdown	-	-	-	-	-	-	-	-	-
Paydown	-	-	-	-	-	-	-	-	-
<b>Proposed DIP Financing - Ending Balance</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>2,959,288</b>	<b>-</b>	<b>2,959,288</b>	<b>2,959,288</b>
<b>Total Liquidity ***</b>	<b>\$1,897,300</b>	<b>\$1,119,254</b>	<b>\$ 923,779</b>	<b>\$ 578,399</b>	<b>\$ 794,533</b>	<b>\$ 540,741</b>	<b>\$ -</b>	<b>\$ 1,111,047</b>	<b>\$ -</b>
									<b>\$ 606,647</b>
									<b>\$ 182,518</b>

\* Per the Case Management Order, the Debtor shall deposit into a separate de

\*\* Monthly estimated professional fees, subject to court approval, are estimate

\*\*\* Does not include proceeds from the sale of the Debtors' real property.

**ST. CHRISTOPHER'S, INC.**

**Statement of Financial Position**

	<u>January 31, 2025</u>
	<u>St. Christopher's</u>
<b>ASSETS</b>	
Cash and cash equivalents	\$ 1,015,828
Accounts receivable, net	48,857
Grant receivable	3,030
Interest reserve	451,725
Prepaid expenses	524,253
Security deposit	6,966
Right-of-use-assets	36,613
Property and equipment, net of accumulated depreciation	1,013,497
Assets held for sale - Dobbs Ferry	<u>1,215,333</u>
 Total assets	<u>\$ 4,316,102</u>
<b>LIABILITIES AND NET ASSETS</b>	
Liabilities:	
Accounts payable and accrued expenses	\$ 3,255,780
Accrued payroll and related benefits	42,176
Unearned revenue - rent	16,592
Due to related parties	765,401
Due to funding sources	1,250
Lease liability	36,461
Loan payable, net of unamortized debt issuance costs	<u>3,781,608</u>
 Total liabilities	<u>7,899,268</u>
Net Assets:	
Net Assets - without donor restrictions	<u>(3,583,166)</u>
 Total liabilities and net assets	<u>\$ 4,316,102</u>

**ST. CHRISTOPHER'S, INC.**

**Statement of Activities**

		<u>for the Period from January 1, 2025, to January 31, 2025</u>
		<u>St. Christopher's</u>
<b>Program service revenue:</b>		
Fee for service	\$	-
Grant		-
		<hr/>
Total program service revenue		-
		<hr/>
<b>Expenses:</b>		
Program services:		
Residential and related programs		202,644
Other		<hr/>
Total program service expense		<b>202,644</b>
Management and general		<hr/>
		<b>383,215</b>
		<hr/>
Total expenses		<b>585,859</b>
		<hr/>
<b>Operating deficit</b>		<b>(585,859)</b>
		<hr/>
<b>Support and non-operating revenue:</b>		
Contributions		338
Special events, net		-
Rental income		16,592
Gain on early termination of vehicle lease obligations		62,850
Interest income, net		45
Other income		3,563
Prior years' settlements and adjustments		172,664
Insurance recoveries		-
Net assets released from restrictions		<hr/>
		<hr/>
Total support and non-operating revenue		<b>256,052</b>
		<hr/>
<b>Change in net assets</b>		<b>(329,807)</b>
Net assets, January 1, 2025		<b>(3,253,359)</b>
<b>Net assets, January 31, 2025</b>	<b>\$</b>	<b>(3,583,166)</b>

## 0-000-0101-000 Valley Bank - Westchester Bank, Period Ending 01/31/2025

## RECONCILIATION REPORT

Reconciled on: 02/11/2025

Reconciled by A Pechnikov

Any changes made to transactions after this date aren't included in this report.**Summary**

	USD
Statement beginning balance.....	684,846.36
Checks and payments cleared (120).....	778,864.04
Deposits and other credits cleared (11).....	1,196,349.58
Statement ending balance.....	<u>1,102,331.90</u>
Uncleared transactions as of 01/31/2025.....	95,506.97
Register balance as of 01/31/2025.....	1,006,824.93
Cleared transactions after 01/31/2025.....	0.00
Uncleared transactions after 01/31/2025.....	5,077.35
Register balance as of 02/11/2025.....	1,011,902.28

**Details**

## Checks and payments cleared (120)

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
07/26/2024	Bill Payment	17475	NYS OFFICE OF CHILDREN	800.00
10/11/2024	Bill Payment	17640	[REDACTED]	-110.00
11/15/2024	Journal	435231		1.81
12/02/2024	Journal	435434		-2.58
01/02/2025	Bill Payment	140180	NYS UNEMPLOYMENT INSU	82,265.11
01/02/2025	Bill Payment		Progressive Insurance	-1,407.14
01/03/2025	Bill Payment		[REDACTED]	3,362.69
01/03/2025	Bill Payment		[REDACTED]	-4,258.78
01/03/2025	Bill Payment		[REDACTED]	148.32
01/03/2025	Bill Payment		Azure Plumbing, Heating and ...	-4,800.00
01/06/2025	Bill Payment		TOWN OF NEW WINDSOR R	1,385.80
01/06/2025	Bill Payment		TOWN OF NEW WINDSOR-R...	-1,385.80
01/06/2025	Bill Payment		TOWN OF NEW WINDSOR R	1,385.81
01/06/2025	Bill Payment		CON EDISON	-1,915.93
01/06/2025	Bill Payment		AFLAC NEW YORK	1,461.09
01/06/2025	Expense			-1.95
01/06/2025	Bill Payment		TOWN OF NEW WINDSOR R	415.74
01/07/2025	Bill Payment		SCHWAB & GASPARINI PLLC	-1,712.00
01/07/2025	Bill Payment		CEMCO WATER & WASTE W	1,746.24
01/07/2025	Bill Payment		FACILITIES MAINTENANCE ...	-699.60
01/07/2025	Bill Payment		PHARMACY CORPORATION	913.61
01/07/2025	Bill Payment		CHILDREN'S VILLAGE	-2,115.00
01/07/2025	Bill Payment		CHILDREN'S VILLAGE	2,762.50
01/07/2025	Bill Payment		ROBISON OIL	-951.23
01/07/2025	Bill Payment		The President Contracting Ser	4,900.00
01/07/2025	Bill Payment		SCHWAB & GASPARINI PLLC	-1,644.00
01/07/2025	Bill Payment		VERIZON	104.88
01/07/2025	Bill Payment		VERIZON	-104.88
01/07/2025	Bill Payment		[REDACTED]	30.00
01/07/2025	Bill Payment		[REDACTED]	-30.00
01/07/2025	Bill Payment		ROBISON OIL	1,097.96
01/07/2025	Bill Payment		ATLANTIC BUSINESS PROD...	-5,150.02
01/07/2025	Bill Payment		VEOLIA WATER NEW YORK	267.68
01/07/2025	Bill Payment		VEOLIA WATER NEW YORK ...	-752.96
01/07/2025	Bill Payment		VEOLIA WATER NEW YORK	4.06
01/08/2025	Bill Payment		CON EDISON	-289.35
01/08/2025	Bill Payment		CON EDISON	3,454.76
01/09/2025	Bill Payment		BONADIO & CO., LLP	-20,000.00
01/09/2025	Bill Payment		CHILDREN'S VILLAGE	3,015.00
01/09/2025	Bill Payment		TRIBRIDGE HOLDINGS, LLC	-2,682.28

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
01/09/2025	Bill Payment		BONADIO & CO , LLP	7,000.00
01/10/2025	Bill Payment		AMERICAN ALARM CO. INC.	-135.00
01/10/2025	Bill Payment		AMERICAN ALARM CO INC	135.00
01/13/2025	Bill Payment		CHILDREN'S VILLAGE	-174.29
01/13/2025	Bill Payment		ATLANTIC BUSINESS PROD	2,315.80
01/13/2025	Bill Payment		[REDACTED]	-196.28
01/13/2025	Bill Payment		BONADIO & CO , LLP	24,000.00
01/13/2025	Bill Payment		ATLANTIC BUSINESS PROD...	-920.00
01/13/2025	Bill Payment		CHILDREN'S VILLAGE	130.71
01/13/2025	Bill Payment		CHILDREN'S VILLAGE	-1,620.00
01/14/2025	Bill Payment		[REDACTED]	3,949.69
01/14/2025	Bill Payment		AMERICAN EXPRESS	-1,879.71
01/14/2025	Bill Payment		AMERICAN EXPRESS	5,572.71
01/14/2025	Bill Payment		ATLANTIC BUSINESS PROD...	-15,750.00
01/15/2025	E pense		Paycom	22,019.41
01/15/2025	Bill Payment		SPECTRUM BUSINESS	-175.72
01/16/2025	Bill Payment		Millennium Valuations, Inc	2,500.00
01/16/2025	Bill Payment		TRIBRIDGE HOLDINGS, LLC	-2,730.24
01/16/2025	Bill Payment		Azure Plumbing, Heating and	4,800.00
01/16/2025	Bill Payment		The Hartford Steam Boiler Ins...	-3,839.00
01/16/2025	Transfer			5,115.00
01/16/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-147.59
01/16/2025	Bill Payment		CENTRAL HUDSON GAS &	555.35
01/16/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-86.46
01/16/2025	Bill Payment		SPECTRUM BUSINESS	103.70
01/16/2025	Bill Payment		USI INSURANCE SERVICES ...	-74,032.81
01/16/2025	Bill Payment		Cincinnati Insurance Companies	37,051.40
01/16/2025	Bill Payment		USI INSURANCE SERVICES ...	-28,097.51
01/16/2025	Bill Payment		USI INSURANCE SERVICES	164,425.00
01/16/2025	Bill Payment		WILK AUSLANDER	-9,113.90
01/17/2025	Bill Payment		OPTIMUM	252.04
01/21/2025	Bill Payment		OPTIMUM	-293.68
01/21/2025	Bill Payment		[REDACTED]	3,879.76
01/22/2025	Expense		USPS	-1.10
01/22/2025	Bill Payment		AFFRON FUEL OIL	181.25
01/22/2025	Bill Payment		AFFRON FUEL OIL	-588.03
01/22/2025	Bill Payment		PHILADELPHIA INSURANCE	130,755.00
01/22/2025	Bill Payment		AFFRON FUEL OIL	-311.01
01/22/2025	Bill Payment		INTERSTATE WASTE SERVI	973.12
01/24/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-17.14
01/24/2025	Bill Payment		MILLIN ASSOCIATES, LLC	519.75
01/24/2025	Bill Payment		CABLEVISION LIGHTPATH, I...	-3,729.29
01/24/2025	Bill Payment		CABLEVISION LIGHTPATH, I	1,515.63
01/24/2025	Bill Payment		CABLEVISION LIGHTPATH, I...	-4,306.16
01/24/2025	Bill Payment		CENTRAL HUDSON GAS &	1,961.57
01/24/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-226.20
01/24/2025	Bill Payment		CENTRAL HUDSON GAS &	1,961.59
01/24/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-226.20
01/24/2025	Bill Payment		CENTRAL HUDSON GAS &	74.71
01/24/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-74.71
01/24/2025	Bill Payment		CENTRAL HUDSON GAS &	267.64
01/24/2025	Bill Payment		CHILDREN'S VILLAGE	-2,055.00
01/24/2025	Bill Payment		CENTRAL HUDSON GAS &	267.63
01/24/2025	Bill Payment		CENTRAL HUDSON GAS & ...	-17.13
01/27/2025	Bill Payment		VERIZON	104.80
01/27/2025	Expense		Wageworks	-100.00
01/27/2025	Bill Payment		VERIZON	461.04
01/27/2025	Bill Payment		VERIZON	-781.16
01/27/2025	Bill Payment		CON EDISON	2,108.76
01/27/2025	Bill Payment		[REDACTED]	-146.84
01/27/2025	Bill Payment		CON EDISON	153.77
01/27/2025	Bill Payment		CON EDISON	-153.78
01/27/2025	Bill Payment		CON EDISON	1,543.04
01/27/2025	Bill Payment		CON EDISON	-1,543.05

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
01/27/2025	Bill Payment		VERIZON	104.80
01/27/2025	Bill Payment		[REDACTED]	-3,748.16
01/27/2025	Bill Payment		[REDACTED]	5,055.92
01/28/2025	Expense			-12,336.22
01/30/2025	Bill Payment		ATLANTIC BUSINESS PROD	2,315.80
01/30/2025	Bill Payment		ATLANTIC BUSINESS PROD...	-920.00
01/30/2025	Bill Payment		ROBISON OIL	15.90
01/30/2025	Bill Payment		ROBISON OIL	-42.30
01/30/2025	Bill Payment		ATLANTIC BUSINESS PROD	644.65
01/30/2025	Bill Payment		ROBISON OIL	-70.39
01/30/2025	Bill Payment		MUTUAL OF OMAHA INSUR	4,594.31
01/30/2025	Bill Payment		Castro & Brothers	-2,800.00
01/30/2025	Bill Payment		CHILDREN'S VILLAGE	1,427.50
01/30/2025	Bill Payment		WILK AUSLANDER	-2,434.38
01/30/2025	Bill Payment		BETTER BUILDING CONCE	1,300.00
01/31/2025	Bill Payment		Progressive Insurance	-1,393.29

Total		-778,864.04
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#### Deposits and other credits cleared (11)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/31/2024	Journal	433229R		800.00
01/08/2025	Transfer			486,124.79
01/10/2025	Deposit		Health Homes	94,518.30
01/15/2025	Receive Payment		Health Homes	5,531.70
01/17/2025	Deposit			275,264.85
01/23/2025	Transfer			323,361.75
01/23/2025	Deposit		[REDACTED]	97.52
01/29/2025	Receive Payment		Health Homes	2,416.61
01/30/2025	Deposit			8,042.01
01/30/2025	Deposit		Fee For Service CFTSS & 291	149.49
01/31/2025	Deposit		Valley Bank	42.56

Total		1,196,349.58
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#### Additional Information

##### Uncleared checks and payments as of 01/31/2025

DATE	TYPE	REF NO	PAYEE	AMOUNT (USD)
01/22/2024	Check	16882	[REDACTED]	17.60
01/24/2024	Check	16902	CITY OF YONKERS RED LIG...	-25.00
02/28/2024	Check	16999	[REDACTED]	15.75
03/20/2024	Check	17077	[REDACTED]	-3.00
03/20/2024	Check	17074	[REDACTED]	105.25
06/06/2024	Check	17254	Clowns.com Inc	-462.00
06/25/2024	Check	17336	RNR SYSTEMS INTEGRATO...	65.00
07/22/2024	Bill Payment	17438	RNR SYSTEMS INTEGRATO...	-65.00
08/07/2024	Bill Payment	17495	MUNICIPAL CREDIT UNION	685.86
10/11/2024	Bill Payment	17693	[REDACTED]	-639.00
10/11/2024	Bill Payment	17684	[REDACTED]	726.00
10/11/2024	Bill Payment	17678	[REDACTED]	-878.75
10/11/2024	Bill Payment	17674	[REDACTED]	924.50
10/11/2024	Bill Payment	17668	[REDACTED]	-1,003.00
10/11/2024	Bill Payment	17690	[REDACTED]	508.00
10/11/2024	Bill Payment	17712	[REDACTED]	-187.50
10/11/2024	Bill Payment	17685	[REDACTED]	291.00
10/11/2024	Bill Payment	17691	[REDACTED]	-341.50
10/11/2024	Bill Payment	17686	[REDACTED]	348.00
10/11/2024	Bill Payment	17689	[REDACTED]	-378.00
10/11/2024	Bill Payment	17675	[REDACTED]	395.00
10/11/2024	Bill Payment	17702	[REDACTED]	-418.25

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
10/11/2024	Bill Payment	17710		530.36
10/11/2024	Bill Payment	17688		-578.00
10/25/2024	Bill Payment	17726		16.57
10/31/2024	Bill Payment	17732	WESTCHESTER COUNTY H...	-130.00
11/05/2024	Journal	435089		7.28
11/15/2024	Journal	435229		-0.89
11/15/2024	Journal	435230		0.58
01/23/2025	Bill Payment	140989	NYS UNEMPLOYMENT INSU...	-113,962.60
<b>Total</b>				<b>-123,709.24</b>

Uncleared deposits and other credits as of 01/31/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/28/2025	Journal	435554		221.00
01/28/2025	Journal	435553		11,389.35
01/28/2025	Journal	435551		16,591.92

<b>Total</b>				<b>28,202.27</b>
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Uncleared checks and payments after 01/31/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/03/2025	Bill Payment		CON EDISON	-381.46
02/03/2025	Bill Payment		SPECTRUM BUSINESS	799.00
02/03/2025	Bill Payment		CON EDISON	-59.44
02/04/2025	Bill Payment		SPECTRUM BUSINESS	799.00
02/05/2025	Bill Payment		CHILDREN'S VILLAGE	-730.00
02/05/2025	Bill Payment		PVE	1,905.00
02/07/2025	Bill Payment		CEMCO WATER & WASTE W...	-2,839.74
02/07/2025	Bill Payment		CHILDREN'S VILLAGE	1,112.50
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-25.38
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	1,768.32
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-1,768.32
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	1,768.31
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-25.37
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	25.37
02/10/2025	Bill Payment		AMERICAN EXPRESS	-1,910.13
02/10/2025	Bill Payment		Millennium Valuations, Inc	2,500.00
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-41.68
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	41.68
02/10/2025	Bill Payment		DOBBS FERRY SEWER DEPT	-41.69
<b>Total</b>				<b>-18,542.39</b>

Uncleared deposits and other credits after 01/31/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
02/03/2025	Deposit			13,950.00
02/05/2025	Receive Payment		Health Homes	9,669.74

<b>Total</b>				<b>23,619.74</b>
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P.O. Box 558  
Wayne, NJ 07474-0558

 ST CHRISTOPHERS INC  
71 S BROADWAY  
DOBBS FERRY NY 10522

-  Email: contactus@valley.com
-  Visit Us Online: www.valley.com
-  Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### NON-PROFIT ORGANIZATIONAL CHK - XXXXXX0913

SUMMARY FOR THE PERIOD: 01/01/25 - 01/31/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$684,846.36		\$1,195,549.58		\$778,064.04		\$1,102,331.90

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
01/02	Beginning Balance			\$684,846.36
01/02	DEBIT PURCHASE MERCHANT PURCHASE TERMINAL [REDACTED] 9216	-\$1,407.14		\$683,439.22
	PROGRESSIVE INS [REDACTED] 758 0 OH			
	[REDACTED] 7709			
01/03	WIRE OUT [REDACTED] 0678 AZURE PLUMBING, HE	-\$4,800.00		\$678,639.22
	ATING AND AIR CON			
01/03	WIRE OUT [REDACTED] 0775 [REDACTED] -	-\$4,258.78		\$674,380.44
	12.27.24			
01/03	WIRE OUT [REDACTED] 2676 [REDACTED] -	-\$3,362.69		\$671,017.75
	12.27.24			
01/03	WIRE OUT [REDACTED] 0726 [REDACTED] -	-\$148.32		\$670,869.43
	12.27.24			
01/06	ACH DEBIT CON ED OF NY CECONY 250106 [REDACTED] 0005	-\$1,915.93		\$668,953.50
01/06	ACH DEBIT TYLER TECH SERVICEFEE 250106	-\$1.95		\$668,951.55
01/06	ACH DEBIT AFLAC NY ACHPMT 250106 [REDACTED] 6224	-\$1,461.09		\$667,490.46
01/06	ACH DEBIT NEW WINDSOR NY UTILITY 250106	-\$4,573.15		\$662,917.31
01/07	WIRE OUT	-\$5,150.02		\$657,767.29





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## TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	3030 ATLANTIC - TOMORRO W'S			
01/07	OFFICE OF 3)			
01/07	WIRE OUT	-\$4,900.00		\$652,867.29
	6010 THE PRESIDENT CONT			
	RACTING SERVICES			
01/07	WIRE OUT	-\$3,356.00		\$649,511.29
	2801 SCHWAB GASPARINI, PLLC			
01/07	INV 15782			
01/07	WIRE OUT	-\$2,762.50		\$646,748.79
	2820 THE CHILDRENS VILL AGE			
	INC			
01/07	WIRE OUT	-\$2,115.00		\$644,633.79
	2868 THE CHILDRENS VILL AGE			
	INC			
01/07	WIRE OUT	-\$1,746.24		\$642,887.55
	3060 CEMCO			
01/07	WIRE OUT	-\$1,097.96		\$641,789.59
	2940 ROSENTHAL & ROSENT HAL			
	INC			
01/07	WIRE OUT	-\$951.23		\$640,838.36
	3088 ROSENTHAL & ROSENT HAL			
	INC			
01/07	WIRE OUT	-\$913.61		\$639,924.75
	2793 PHARMERICA DRUG SY			
	STEMS, INC.			
01/07	WIRE OUT	-\$699.60		\$639,225.15
	3121 FACILITIES MAINTEN ANCE			
	CORP.			
01/07	WIRE OUT	-\$30.00		\$639,195.15
01/07	3128 [REDACTED]			
01/07	WIRE OUT	-\$30.00		\$639,165.15
01/07	3199 [REDACTED]			
01/07	ACH DEBIT	-\$209.76		\$638,955.39
	ACHIVR VISB BILL PYMNT 250107			
01/07	ACH DEBIT	-\$1,024.70		\$637,930.69
	Veolia Veolia 250107			
01/08	PHONE/INTERNET TRNFR		\$486,124.79	\$1,124,055.48
	REF [REDACTED] 826L FUNDS TRANSFER FRM DEP			
	XXXX6926 FROM FUNDS TRANSFER VIA			
	ONLINE			
01/08	ACH DEBIT	-\$289.35		\$1,123,766.13
	CON ED OF NY CECONY 250108 [REDACTED] 3346			
01/08	ACH DEBIT	-\$3,454.76		\$1,120,311.37
	CON ED OF NY CECONY 250108 [REDACTED] 4003			
01/09	WIRE OUT	-\$27,000.00		\$1,093,311.37
	6971 BONADIO CO, LLP			
01/09	WIRE OUT	-\$3,015.00		\$1,090,296.37
	6902 THE CHILDRENS VILL AGE			
	INC			
01/09	WIRE OUT	-\$2,682.28		\$1,087,614.09
	6931 ENAVATE, INC			
01/10	ACH CREDIT		\$94,518.30	\$1,182,132.39





Account Number:

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P.O. Box 558  
Wayne, NJ 07474-0558

## TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	The Collaborativ Bill.com The Collaborative for Children & Families, Inc. Bill.com [REDACTED] TK9A			
01/10	ACH DEBIT A AND A ALARM CO SALE 250110	-\$135.00		\$1,181,997.39
01/10	ACH DEBIT A AND A ALARM CO SALE 250110	-\$135.00		\$1,181,862.39
01/13	WIRE OUT [REDACTED] 4235 BONADIO CO, LLP	-\$24,000.00		\$1,157,862.39
01/13	WIRE OUT [REDACTED] 4219 ATLANTIC - TOMORRO W'S OFFICE	-\$2,315.80		\$1,155,546.59
01/13	WIRE OUT [REDACTED] 4101 THE CHILDRENS VILL AGE INC	-\$1,620.00		\$1,153,926.59
01/13	WIRE OUT [REDACTED] 4208 ATLANTIC - TOMORRO W'S OFFICE	-\$920.00		\$1,153,006.59
01/13	WIRE OUT [REDACTED] 4142 THE CHILDRENS VILL AGE INC	-\$305.00		\$1,152,701.59
01/13	WIRE OUT [REDACTED] 4075 [REDACTED] - 1.10.25 + 15.00W	-\$196.28		\$1,152,505.31
01/14	WIRE OUT [REDACTED] 4736 ATLANTIC - TOMORRO W'S OFFICE	-\$15,750.00		\$1,136,755.31
01/14	WIRE OUT [REDACTED] 4770 [REDACTED] 5	-\$3,949.69		\$1,132,805.62
01/14	ACH DEBIT AMEX EPAYMENT ACH PMT 250114 [REDACTED] 5454	-\$7,452.42		\$1,125,353.20
01/14	CHECK 17824	-\$2.58		\$1,125,350.62
01/15	ACH CREDIT The Collaborativ Bill.com The Collaborative for Children & Families, Inc. Bill.com [REDACTED] Z6XE		\$5,531.70	\$1,130,882.32
01/15	WIRE OUT [REDACTED] 0073 PAYCOM CLIENT TRUST	-\$22,019.41		\$1,108,862.91
01/15	ACH DEBIT SPECTRUM SPECTRUM 250115	-\$175.72		\$1,108,687.19
01/16	WIRE OUT [REDACTED] 1584 USI INSURANCE SERVICES, LLC AKA USI INC, POLICY [REDACTED] 2025	-\$164,425.00		\$944,262.19
01/16	WIRE OUT [REDACTED] 1601 USI INSURANCE SERVICES, LLC AKA USI INC, POLICY [REDACTED] 5028	-\$74,032.81		\$870,229.38
01/16	WIRE OUT [REDACTED] 1483 CSU PRODUCER RESOURCES INC. NC, POLICY [REDACTED] 6400	-\$37,051.40		\$833,177.98
01/16	WIRE OUT [REDACTED]	-\$28,097.51		\$805,080.47





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Wayne, NJ 07474-0558

## TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	1591 USI INSURANCE SERV ICES, LLC AKA USI INC, POLICY 010034			
01/16	WIRE OUT	-\$9,113.90		\$795,966.57
01/16	1453 WILK AUSLANDER LLP			
01/16	WIRE OUT	-\$4,800.00		\$791,166.57
	1460 AZURE PLUMBING, HE ATING AND AIR CON			
01/16	WIRE OUT	-\$3,839.00		\$787,327.57
	1533 THE HARTFORD STEAM BOILER INSPECTIO NC, POLICY [REDACTED] 8525			
01/16	WIRE OUT	-\$2,730.24		\$784,597.33
	1428 ENAVATE, INC			
01/16	WIRE OUT	-\$2,500.00		\$782,097.33
	1629 MILLENNIUM VALUATI ONS, INC. SAL			
01/16	PHONE/INTERNET TRNFR REF [REDACTED] 845L FUNDS TRANSFER TO DEP XXXXXX0404 FROM FUNDS TRANSFER VIA ONLINE	-\$5,115.00		\$776,982.33
01/16	ACH DEBIT SPECTRUM SPECTRUM 250116	-\$103.70		\$776,878.63
01/16	ACH DEBIT CENTRALHUDSON UTILITY 250116	-\$86.46		\$776,792.17
01/16	ACH DEBIT CENTRALHUDSON UTILITY 250116	-\$147.59		\$776,644.58
01/16	ACH DEBIT CENTRALHUDSON UTILITY 250116	-\$555.35		\$776,089.23
01/17	DEPOSIT		\$275,264.85	\$1,051,354.08
01/17	ACH DEBIT OPTIMUM 7803 CABLE PMNT 250117	-\$252.04		\$1,051,102.04
01/21	WIRE OUT	-\$3,879.76		\$1,047,222.28
01/21	[REDACTED] 5978 [REDACTED]			
01/21	ACH DEBIT OPTIMUM 7803 CABLE PMNT 250121	-\$293.68		\$1,046,928.60
01/22	DEBIT PURCHASE MERCHANT PURCHASE TERMINAL [REDACTED] 3746 USPS CHANGE OF ADD RESS [REDACTED] 238 3 TN XXXXXXXXXXXX7709	-\$1.10		\$1,046,927.50
01/22	WIRE OUT	-\$130,755.00		\$916,172.50
	[REDACTED] 9494 MAGUIRE INSURANCE AGENCY INC			
01/22	ACH DEBIT Interstate Waste PAYMENT 250121	-\$973.12		\$915,199.38
01/22	ACH DEBIT AFFRON FUEL OIL, SALE 250122	-\$181.25		\$915,018.13
01/22	ACH DEBIT AFFRON FUEL OIL, SALE 250122	-\$311.01		\$914,707.12
01/22	ACH DEBIT AFFRON FUEL OIL, SALE 250122	-\$588.03		\$914,119.09
01/23	ACH CREDIT PAYPAL TRANSFER 250123		\$97.52	\$914,216.61
01/23	PHONE/INTERNET TRNFR	\$323,361.75		\$1,237,578.36





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P.O. Box 558  
Wayne, NJ 07474-0558

## TRANSACTIONS (continued)

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	REF [REDACTED] 711L FUNDS TRANSFER FRM DEP XXXX6926 FROM FUNDS TRANSFER VIA ONLINE			
01/24	WIRE OUT [REDACTED] 7238 THE CHILDRENS VILL AGE INC	-\$2,055.00		\$1,235,523.36
01/24	WIRE OUT [REDACTED] 7280 MILLIN ASSOCIATES, LLC	-\$519.75		\$1,235,003.61
01/24	ACH DEBIT CENTRALHUDSON UTILITY 250124	-\$34.27		\$1,234,969.34
01/24	ACH DEBIT CENTRALHUDSON UTILITY 250124	-\$149.42		\$1,234,819.92
01/24	ACH DEBIT CENTRALHUDSON UTILITY 250124	-\$452.40		\$1,234,367.52
01/24	ACH DEBIT CENTRALHUDSON UTILITY 250124	-\$535.27		\$1,233,832.25
01/24	ACH DEBIT CABLEVISION LIGH COF DEBIT [REDACTED] 3931 \	-\$1,515.63		\$1,232,316.62
01/24	ACH DEBIT CABLEVISION LIGH COF DEBIT [REDACTED] 3934 \	-\$3,729.29		\$1,228,587.33
01/24	ACH DEBIT CENTRALHUDSON UTILITY 250124	-\$3,923.16		\$1,224,664.17
01/24	ACH DEBIT CABLEVISION LIGH COF DEBIT [REDACTED] 3332 \	-\$4,306.16		\$1,220,358.01
01/27	WIRE OUT [REDACTED] 8714 [REDACTED]	-\$5,055.92		\$1,215,302.09
01/27	WIRE OUT [REDACTED] 8776 [REDACTED]	-\$3,748.16		\$1,211,553.93
01/27	WIRE OUT [REDACTED] 8784 [REDACTED]	-\$146.84		\$1,211,407.09
01/27	ACH DEBIT ACHIVR VISB BILL PYMNT 250127	-\$209.60		\$1,211,197.49
01/27	ACH DEBIT CON ED OF NY CECONY 250127 [REDACTED] 3346	-\$307.55		\$1,210,889.94
01/27	ACH DEBIT ACHIVR VISB BILL PYMNT 250127	-\$461.04		\$1,210,428.90
01/27	ACH DEBIT ACHIVR VISB BILL PYMNT 250127	-\$781.16		\$1,209,647.74
01/27	ACH DEBIT CON ED OF NY CECONY 250127 [REDACTED] 0005	-\$2,108.76		\$1,207,538.98
01/27	ACH DEBIT CON ED OF NY CECONY 250127 [REDACTED] 4003	-\$3,086.09		\$1,204,452.89
01/27	ACH DEBIT WAGEWORKS RECEIVABLE 250127 [REDACTED] 6419	-\$100.00		\$1,204,352.89
01/28	WIRE OUT [REDACTED] 5903 PAYCOM CLIENT TRUS T	-\$12,336.22		\$1,192,016.67
01/28	CHECK 17768	-\$1.81		\$1,192,014.86
01/29	ACH CREDIT		\$2,416.61	\$1,194,431.47



**Account Number:**

XXXXXX0913

**Statement Date:**

01/31/2025

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P.O. Box 558  
Wayne, NJ 07474-0558

**TRANSACTIONS (continued)**

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
	The Collaborativ Bill.com The Collaborative for Children & Families, Inc. Bill.com [REDACTED] FPT9			
01/29	CHECK 17640	-\$110.00		\$1,194,321.47
01/30	ACH CREDIT NYS DOH HCCLAIMPMT [REDACTED]		\$149.49	\$1,194,470.96
01/30	[REDACTED] 7357~			
01/30	DEPOSIT		\$8,042.01	\$1,202,512.97
01/30	WIRE OUT [REDACTED] 5322 UNITED OF OMAHA LI FE INSURANCE	-\$4,594.31		\$1,197,918.66
01/30	WIRE OUT [REDACTED] 5363 ATLANTIC - TOMORRO W'S OFFICE 2050	-\$3,880.45		\$1,194,038.21
01/30	WIRE OUT [REDACTED] 9989 CASTRO AND BROTHER S	-\$2,800.00		\$1,191,238.21
01/30	WIRE OUT [REDACTED] 5338 WILK AUSLANDER LLP	-\$2,434.38		\$1,188,803.83
01/30	WIRE OUT [REDACTED] 5372 THE CHILDRENS VILL AGE INC	-\$1,427.50		\$1,187,376.33
01/30	WIRE OUT [REDACTED] 9940 BETTER BUILDING CO NCEPTS, INC. 440	-\$1,300.00		\$1,186,076.33
01/30	WIRE OUT [REDACTED] 9954 ROSENTHAL & ROSENTHAL INC 3434	-\$128.59		\$1,185,947.74
01/30	CHECK 140180	-\$82,265.11		\$1,103,682.63
01/31	DEBIT PURCHASE MERCHANT PURCHASE TERMINAL 469216 PROGRESSIVE INS [REDACTED] 758 0 OH XXXXXXXXXXXX7709	-\$1,393.29		\$1,102,289.34
01/31	INTEREST CREDIT		\$42.56	\$1,102,331.90
<b>Ending Balance</b>				<b>\$1,102,331.90</b>

**CHECKS IN ORDER**

Date	Number	Amount	Date	Number	Amount
01/29	17640	\$110.00	01/14	17824*	\$2.58
01/28	17768*	\$1.81	01/30	140180*	\$82,265.11

(\*) Check Number Missing or Check Converted to Electronic Transaction and Listed under the Transaction section.

**INTEREST RATE CALCULATIONS**

Avg. Stmt. Collected Balance	\$1,002,172.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$42.56	Interest Paid	\$42.56



**Account Number:**

XXXXXX0913

**Statement Date:**

01/31/2025

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P.O. Box 558  
Wayne, NJ 07474-0558

**OVERDRAFT FEES**

	<b>Total This Period:</b>	<b>Total Year-To-Date:</b>
<b>Total Overdraft Fees:</b>	\$0.00	\$0.00





Account Number:

XXXXXX0913

Statement Date:

01/31/2025

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P.O. Box 558  
Wayne, NJ 07474-0558

## Check Images for Account XXXXXX0913

TO VERIFY AUTHENTICITY SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

ST. CHRISTOPHER'S, INC.		Westchester Bank 21 Water Street White Plains, NY 10601	0017640 021914544
DEBTOR-IN-POSSESSION C. L. COHEN 71 SOUTH BROADWAY DOBBS FERRY, NY 10522		DATE Oct 31, 2024	AMOUNT \$110.00
Pay to the Order of: <i>Sarah Ruback</i>			
#0017640# [REDACTED]			

01/29/2025 # 17640 \$110.00

TO VERIFY AUTHENTICITY SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

ST. CHRISTOPHER'S, INC.		Westchester Bank 21 Water Street White Plains, NY 10601	0017824 021914544
DEBTOR-IN-POSSESSION C. L. COHEN 71 SOUTH BROADWAY DOBBS FERRY, NY 10522		DATE Dec 2, 2024	AMOUNT \$2.58
Pay to the Order of: Principal Trust Company PO Box 9394 Des Moines, IA 50306-9394 <i>Sarah Ruback</i>			
#0017824# [REDACTED]			

01/14/2025 # 17824 \$2.58

TO VERIFY AUTHENTICITY SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

ST. CHRISTOPHER'S, INC.		Westchester Bank 21 Water Street White Plains, NY 10601	0017768 021914544
DEBTOR-IN-POSSESSION C. L. COHEN 71 SOUTH BROADWAY DOBBS FERRY, NY 10522		DATE Nov 15, 2024	AMOUNT \$1.81
Pay to the Order of: <i>Sarah Ruback</i>			
#0017768# [REDACTED]			

01/28/2025 # 17768 \$1.81

DR SARAH RUBACK 71 SOUTH BROADWAY DOBBS FERRY, NY 10522 718 702-9679	VALLEY BANK YONKERS, NY [REDACTED] 2691	140180 1/2/2025
Pay to the Order Of: NYS UNEMPLOYMENT INSURANCE		\$ 82,265.11
EIGHTY TWO THOUSAND TWO HUNDRED SIXTY FIVE DOLLARS AND ELEVEN CENTS		
MEMO: 5665	This draft authorized by your depositor No Signature Required	
#140180# [REDACTED]		

01/30/2025 # 140180 \$82,265.11





P.O. Box 558  
Wayne, NJ 07474-0558

**Account Number:**

XXXXXX0913

**Statement Date:**

01/31/2025

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**To Reconcile Your Account**

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

**Balance Reconciliation**

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

**Finance Charge Computation For Personal Line Of Credit**

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

**In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions****A. Pursuant To The Federal Fair Credit Billing Act**

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**B. Under Applicable State Law**

If you rely upon the 3 months period provided by state law, you may lose important rights that could be preserved by action more promptly under the federal law described in the first paragraph in this section. State law provisions apply only after expiration of the time period for submitting a proper written notice of a billing error under federal law.

**In Case Of Error Or Questions About Your Electronic Transfers (Pursuant to the Electronic Fund Transfer Act. Applicable to personal accounts only; does not pertain to wire transfers.)**

If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt, please contact us at 800-522-4100; write us at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. Tell us your name and account number and the dollar amount of the suspected error. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this or 20 business days if your notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, we will provisionally credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**



0-000-0113-000 Valley Bank - Escrow, Period Ending 12/31/2024

**RECONCILIATION REPORT**

Reconciled on: 01/06/2025

Reconciled by: A Pechnikov

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance.....	7,000.95
Interest earned.....	0.34
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (2).....	2,000.00
Statement ending balance.....	<u>9,001.29</u>
Register balance as of 12/31/2024.....	9,001.29

**Details**

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/02/2024	Transfer			1,000.00
12/30/2024	Transfer			1,000.00
Total				2,000.00



P.O. Box 558  
Wayne, NJ 07474-0558

 ST CHRISTOPHERS INC  
71 S BROADWAY  
DOBBS FERRY NY 10522

-  Email: contactus@valley.com
-  Visit Us Online: www.valley.com
-  Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### NON-PROFIT ORGANIZATIONAL CHK - XXXXXX0404

SUMMARY FOR THE PERIOD: 01/01/25 - 01/31/25

ST CHRISTOPHERS INC				
Beginning Balance \$9,001.29	+	Deposits & Other Credits \$5,115.35	-	Withdrawals & Other Debits \$5,115.00

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
01/13	Beginning Balance			\$9,001.29
01/13	WIRE OUT 4177 ATLANTIC - TOMORRO W'S OFFICE	-\$5,100.00		\$3,901.29
01/13	WIRE FEE 4177 ATLANTIC - TOMORRO W'S OFFICE	-\$15.00		\$3,886.29
01/16	PHONE/INTERNET TRNFR REF 845L FUNDS TRANSFER FRM DEP XXXX0913 FROM FUNDS TRANSFER VIA ONLINE		\$5,115.00	\$9,001.29
01/31	INTEREST CREDIT		\$0.35	\$9,001.64
<b>Ending Balance</b>				<b>\$9,001.64</b>

### INTEREST RATE CALCULATIONS



Avg. Stmt. Collected Balance	\$8,506.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$0.35	Interest Paid	\$0.35

**Account Number:**

XXXXXX0404

**Statement Date:**

01/31/2025

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P.O. Box 558  
Wayne, NJ 07474-0558

**OVERDRAFT FEES**

	<b>Total This Period:</b>	<b>Total Year-To-Date:</b>
<b>Total Overdraft Fees:</b>	\$0.00	\$0.00





P.O. Box 558  
Wayne, NJ 07474-0558

**Account Number:**

XXXXXX0404

**Statement Date:**

01/31/2025

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**To Reconcile Your Account**

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
2. Create a list of all checks that have been issued by you but have not been paid by Valley (Check(s) Outstanding).
3. Add to your checkbook balance any credit not already recorded in the checkbook.
4. Deduct from your checkbook any service charge or other charges (including automatic deductions) which you have not already recorded in your checkbook.
5. Follow the instructions listed in the Balance Reconciliation section below.

**Balance Reconciliation**

1 Enter ending statement balance	
2 Add deposits recorded in your checkbook but not shown on this statement.	
3 Total (1 plus 2 above)	
4 Subtract total check(s) outstanding	
5 Balance (3 less 4 should equal checkbook balance)	

**Finance Charge Computation For Personal Line Of Credit**

The Finance Charge that accrues in any monthly billing period is determined on each day in the monthly billing cycle by multiplying the Daily Periodic Rate by the outstanding principal balance (after subtracting payments and adding advances posted that day); then we add the results of these calculations for the number of days in the billing cycle. The Daily Periodic Rate is the Annual Percentage Rate in effect during the monthly billing cycle divided by 365.

**In Case Of Errors Or Questions About Your Personal Line Of Credit Transactions****A. Pursuant To The Federal Fair Credit Billing Act**

If you think your statement is wrong or if you need more information about checking transactions on your statement which did not arise from an electronic transfer, write us as soon as possible at Valley National Bank, Attn: Customer Care, 1720 Route 23, Wayne, NJ 07470-7533, or email us at contactus@valley.com. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can contact us at 800-522-4100, but doing so will not preserve your rights. In your letter, give us your name and account number and the dollar amount of the suspected error. Describe the error and explain, if you can,

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**For additional terms and conditions applicable to your account statement, please refer to your account agreement.**



**0-000-0110-000 Valley Bank - ORR, Period Ending 01/31/2025****RECONCILIATION REPORT**

Reconciled on: 02/05/2025

Reconciled by: A Pechnikov

Any changes made to transactions after this date aren't included in this report.

<b>Summary</b>	<b>USD</b>
Statement beginning balance.....	0.00
Interest earned.....	1.77
Checks and payments cleared (2).....	-809,486.54
Deposits and other credits cleared (2).....	809,486.54
Statement ending balance.....	<u>1.77</u>
Register balance as of 01/31/2025.....	1.77

**Details**

Checks and payments cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/08/2025	Transfer			-486,124.79
01/23/2025	Transfer			-323,361.75
<b>Total</b>				<b>-809,486.54</b>

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/06/2025	Journal	435540		486,124.79
01/22/2025	Journal	435545		323,361.75
<b>Total</b>				<b>809,486.54</b>



P.O. Box 558  
Wayne, NJ 07474-0558

ST CHRISTOPHERS INC  
71 S BROADWAY  
DOBBS FERRY NY 10522

Email: contactus@valley.com

Visit Us Online: www.valley.com

Mail To: 1720 Route 23, Wayne, NJ 07470

## Account Statement

### NON-PROFIT ORGANIZATIONAL CHK - XXXXXX6926

SUMMARY FOR THE PERIOD: 01/01/25 - 01/31/25

ST CHRISTOPHERS INC

Beginning Balance	+	Deposits & Other Credits	-	Withdrawals & Other Debits	=	Ending Balance
\$0.00		\$809,488.31		\$809,486.54		\$1.77

### TRANSACTIONS

Date	Description	Withdrawals & Other Debits	Deposits & Other Credits	Balance
01/06	Beginning Balance			\$0.00
01/06	ACH CREDIT PAY MGT SYSTEM HHS PAYMNT 250106 [REDACTED]		\$486,124.79	\$486,124.79
01/06	[REDACTED]4A4P			
01/08	PHONE/INTERNET TRNFR REF [REDACTED]826L FUNDS TRANSFER TO DEP XXXX0913 FROM FUNDS TRANSFER VIA ONLINE	-\$486,124.79		\$0.00
01/22	ACH CREDIT PAY MGT SYSTEM HHS PAYMNT 250122 [REDACTED]		\$323,361.75	\$323,361.75
01/22	[REDACTED]4A4P			
01/23	PHONE/INTERNET TRNFR REF [REDACTED]711L FUNDS TRANSFER TO DEP XXXX0913 FROM FUNDS TRANSFER VIA ONLINE	-\$323,361.75		\$0.00
01/31	INTEREST CREDIT		\$1.77	\$1.77
	<b>Ending Balance</b>			<b>\$1.77</b>



### INTEREST RATE CALCULATIONS

Avg. Stmt. Collected Balance	\$41,793.00	Annual % Yield Earned	0.05%
Year-to-Date Interest Paid	\$1.77	Interest Paid	\$1.77

**Account Number:**

XXXXXX6926

**Statement Date:**

01/31/2025

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P.O. Box 558  
Wayne, NJ 07474-0558

**OVERDRAFT FEES**

	<b>Total This Period:</b>	<b>Total Year-To-Date:</b>
<b>Total Overdraft Fees:</b>	\$0.00	\$0.00





P.O. Box 558  
Wayne, NJ 07474-0558

**Account Number:**

XXXXXX6926

**Statement Date:**

01/31/2025

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**To Reconcile Your Account**

1. Compare the checks listed as paid on your statement with the entries appearing in your checkbook to insure that they have been properly charged to your account.
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why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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